





RealRate

# NON-LIFE INSURANCE 2021

## UNITED FIRE GROUP INC Rank 65 of 78



The relative strengths and weaknesses of UNITED FIRE GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UNITED FIRE GROUP INC compared to the market average is the variable Premiums Earned, increasing the Economic Capital Ratio by 55% points. The greatest weakness of UNITED FIRE GROUP INC is the variable Policyholder Benefits and Claims, reducing the Economic Capital Ratio by 75% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 23% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	87,948
Assets, Non-Current	167,070
Claims Reserve and LAE	1,578,131
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	87,094
General and Administrative Expense	143,332
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	7,275
Investments	2,149,217
Liabilities Current	0
Long Term Debt	0
Other Assets	87,552
Other Compr. Net Income	53,758
Other Expenses	168,534
Other Liabilities	201,553
Other Net Income	0
Other Revenues	6,270
Policyholder Benefits and Claims	869,467
Policyholder Contract Deposits	0
Premiums Earned	1,055,082
Premiums Receivable	317,292
Reinsurance Payable	0
Reinsurance Recoverables	173,505
Separate Account Asset	0
Unearned Premiums	464,845

Output Variable	Value in 1000 USD
Assets	3,069,678
Liabilities	2,244,529
Expenses	1,181,333
Revenues	1,068,627
Stockholders Equity	825,149
Net Income	-112,706
Comprehensive Net Income	-58,948
Economic Capital Ratio	12%